



My Next Steps:

Emergency Financial Help for Retired Service Members and their Families



Question

Where can my family go for help if we experience a financial emergency after my service member retires?



Answer

If your family is faced with a financial emergency, the relief organization that supported your family while your service member was active duty is also available to help after your service member retires. Army Emergency Relief, Navy-Marine Corps Relief Society, the Air Force Aid Society and the American Red Cross are available to help retired soldiers, Marines, sailors, airmen and their families in emergency financial situations.

Retired soldiers and their families can access emergency help through Army Emergency Relief. AER can give you and your family a loan to help with a variety of needs, such as emergency travel, healthcare expenses, food purchases and utilities. If approved, AER will respond and provide assistance to your family right away.

The Navy-Marine Corps Relief Society is there to help retired Marines and sailors and their family members in a financial emergency. NMCRS provides interest-free loans or grants that can help meet urgent needs for many essentials, such as food, rent, utilities, car expenses and medical bills. Financial counseling is also available to help your family take steps to prevent future financial emergencies.

Retired airmen and their families can reach out to the Air Force Aid Society to help during a financial emergency. AFAS offices are located at Airman and Family Readiness

Centers on military installations throughout the United States and overseas. Standard assistance loans are available from AFAS to help with necessities, such as basic living expenses, medical and dental care and vehicle repairs.

The relief organization that supported your family while your service member was active duty is also available to help after your service member retires.

When your aid society is closed or if you live far from an aid society office, the American Red Cross can help. The American Red Cross works with military aid societies to provide financial assistance to eligible applicants 24/7, 365 days a year. Funds are available to meet many of the same needs supported by your relief society, such as basic living expenses, vehicle repairs, medical or dental care, travel emergencies, respite care and funeral expenses. The American Red Cross also provides referrals to community resources for veterans and their families.

Visit the website for the relief organization that supports your service member's military branch to learn more.

Visit MySECO on Social Media



Resources at a Glance

- [Army Emergency Relief](#)
- [Navy-Marine Corps Relief Society](#)
- [Air Force Aid Society](#)
- American Red Cross- [Assistance for Military Families](#)



Steps to Consider

These “Steps to Consider” are not meant as a checklist. Use the suggestions to facilitate a discussion with your service member.

- Familiarize yourself with the relief agency that supports your retiring service member and your family by visiting the respective website and noting the phone number, office hours and location of the office near you.
- If your service member is retiring from the Army, your family can access emergency help through [Army Emergency Relief](#).
- The [Navy-Marine Corps Relief Society](#) is there to help in a financial emergency if your service member is retiring from the Marine Corps or the Navy.
- If your service member is retiring from the Air Force, you can reach out to the [Air Force Aid Society](#) to help during a financial emergency.
- Take time to explore the steps required to get support through the [American Red Cross](#). Assistance is available 24/7, 365 days a year.
- If you are in need of emergency financial assistance and your relief society office is closed, call the [American Red Cross](#) at 877-272-7337.
- To apply for assistance, you will need a valid military identification card and supporting documentation to show that you are in need. Supporting documentation examples can be found on each relief organization’s website.
- Plan ahead for unexpected financial needs by saving money in an emergency fund. Relief agencies are to be used for expenses that create a hardship for your family and should be used in emergency situations only.



Resources

- Army Emergency Relief: <http://www.aerhq.org>
- AER office locator: <https://www.aerhq.org/Office-Locator>
- Navy-Marine Corps Relief Society: <http://www.nmcrrs.org/>
- NMCRS office locator: <http://www.nmcrrs.org/locations>
- Air Force Aid Society: <http://www.afas.org/>
- AFAS section locator: <https://www.afas.org/contact/locate/>
- American Red Cross: <https://www.redcross.org/>; Phone: 877-272-7337
- American Red Cross: Financial Assistance for Military Families: <http://www.redcross.org/get-help/military-families/financial-assistance>
- American Red Cross office locator: <http://www.redcross.org/find-your-local-chapter>



Notes

Related MySTeP Topics

Financial Planning for Transition

- Building a Transition Fund
- Preparing for Financial Success after Transition from the Military
- Personal Financial Counseling to Prepare for Transition from the Military

- Food and Housing Support Resources for Your Family After Transition from the Military

Emotional Health Support

- Crisis Support During and After Transition from the Military